

<b>Information to identify the case:</b>			
Debtor 1:	Alan Jay Sussman		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	21-18124-ABA		
	Social Security number or ITIN:	xxx-xx-4689	
	EIN:	--_--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--_--	
	Date case filed for chapter:	13	10/18/21

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Alan Jay Sussman	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	33 Country Walk Cherry Hill, NJ 08003	
<b>4. Debtor's attorney</b> Name and address	Carrie J. Boyle Boyle & Valenti Law, PC 1940 Route 70 East Suite 4 Cherry Hill, NJ 08003	Contact phone 856-449-3335 Email: cboyle@b-vlaw.com
<b>5. Bankruptcy trustee</b> Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 <a href="http://www.standingtrustee.com">www.standingtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 10/19/21

**For more information, see page 2**

Case number **21-18124-ABA**

## 7. Meeting of creditors

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**November 18, 2021 at 10:00 AM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT [www.standingtrustee.com](http://www.standingtrustee.com)**

## 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

### Deadline to file a complaint to challenge dischargeability of certain debts:

**Filing deadline: 1/18/22**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 12/27/21**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 180 days from date of order for relief.  
11 U.S.C. § 502(b)(9)**

### Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

## 9. Filing of plan

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.

## 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

In re:  
Alan Jay Sussman  
Debtor

Case No. 21-18124-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 19, 2021

Form ID: 3091

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:

Recip ID	Recipient Name and Address
db	+ Alan Jay Sussman, 33 Country Walk, Cherry Hill, NJ 08003-2554
519333444	+ Avi Auto, 430 N White Horse Pike, Magnolia, NJ 08049-1470
519333446	+ Country Walk HOA, Attn: Barry W. Rosenberg, Esq., 1040 N Kings Highway, Suite 205, Cherry Hill, NJ 08034-1925
519333448	Daniel S. Bernheim, Wilentz Goldman & Spitzer, PA, Two Penn Center Plaza, Suite 910, Philadelphia, PA 19102
519333449	+ Eos Cca, Attn: Bankruptcy, 700 Longwater Drive, Norwell, MA 02061-1624
519333450	+ Honig & Greenberg, 1949 Haddonfield-Berlin Road, #200, Attn: Adam Greenberg, Esquire, Cherry Hill, NJ 08003-2077
519333452	+ Jason Starkman, c/o Starkman Realty Group, LLC, 1939 Marlton Pike East, Cherry Hill, NJ 08003-4505
519333457	+ NJ American Water, PO Box 91623, Rantoul, IL 61866-8623
519333461	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
519333459	+ Phillip D. Berger, Esq., Berger Law Group, PC, 919 Conestoga Road, Building 3, Suite 114, Rosemont, PA 19010-1354
519333458	++ STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245 address filed with court., NJ Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
519333463	+ US Bank as Custodian for P7, 2500 McLellan Avenue, Suite #200, Merchantville, NJ 08109-4613

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cboyle@b-vlaw.com	Oct 19 2021 20:16:10	Carrie J. Boyle, Boyle & Valenti Law, PC, 1940 Route 70 East, Suite 4, Cherry Hill, NJ 08003
tr	+ Email/Text: pmarraffa@standingtrustee.com	Oct 19 2021 20:16:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 19 2021 20:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 19 2021 20:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519333443	EDI: HNDACOM	Oct 20 2021 00:18:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
519333442	+ EDI: BECKLEE.COM	Oct 20 2021 00:18:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
519333445	+ EDI: COMCASTCBLCENT	Oct 20 2021 00:18:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
519333447	+ Email/Text: bankruptcy@credencerm.com	Oct 19 2021 20:16:00	Credence Resource Management, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
519333451	EDI: IRS.COM	Oct 20 2021 00:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519333453	EDI: JEFFERSONCAP.COM	Oct 20 2021 00:18:00	Jefferson Capital Systems, LLC, Attn Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
519333454	EDI: JEFFERSONCAP.COM		

District/off: 0312-1

User: admin

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Date Rcvd: Oct 19, 2021

Form ID: 309I

Total Noticed: 28

519333455	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2021 00:18:00	Jefferson Capital Systems, LLC, PO Box 7999, Saint Cloud, MN 56302
519333456	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 19 2021 20:35:25	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519333460	EDI: PRA.COM	Oct 19 2021 20:35:31	Merrick Bank, PO Box 9201, Old Bethpage, Old Bethpage, NY 11804-9001
519333462	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2021 00:18:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd., Norfolk, VA 23502
519333458	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 19 2021 20:35:25	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
519333464	+ Email/Text: Bankruptcy@wsfsbank.com	Oct 19 2021 20:16:00	NJ Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
		Oct 19 2021 20:16:00	WSFS Bank, Attn: General Counsel, 500 Delaware Avenue, Wilmington, DE 19801-1490

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2021

Signature: /s/Joseph Speetjens